


Chapter 11


Artificial Intelligence Shaping Financial Governance and Global Regulation Through the IMF and World Bank

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ABSTRACT

This chapter explores how the integration of Artificial Intelligence (AI) is redefining the governance and regulation of global financial markets in the era of technological transformation. It examines AI's impacts on regulatory frameworks and practices, focusing on its potential to enhance financial stability, transparency, and efficiency while addressing the specific challenges faced by developing countries. Through a qualitative approach, the study highlights key opportunities, including improved risk detection, optimized regulatory policies, and greater financial inclusivity in less developed regions. However, it also emphasizes challenges such as cybersecurity risks, the need for regulatory adaptation, and the inequalities that AI may exacerbate. The findings underline AI's pivotal role in modernizing financial regulatory practices and fostering international cooperation, offering critical insights into how AI is shaping the future of financial governance and regulation.

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INTRODUCTION

In an age of rapid technological change, albeit with regulatory friction, the popularity of AI in its various facets continues to plague markets globally. As global financial systems become increasingly complex and regulatory frameworks require greater strength, new challenges must be faced together with opportunities seized. AI, with its potential to revolutionise financial market governance and regulation, offers hope for attaining not just national but institutional stability. The global finance can be made more stable, transparent, efficient and equitable through a useful combination of AI and its family technologies that are suited to this end. In the study itself, the use of financial market regulation and governance is the focal point for AI. The application of AI operated by international institutions such as the International Monetary Fund (IMF), World Bank, is also covered.

This study's central research question is: *How can AI help improve the global governance and regulation of financial markets?* In furtherance of this problem, the study poses three key questions:

- What impact does AI have on regulations for international financial institutions like IMF and the World Bank?
- By using AI, can developing countries cope with their financial problems and still spare resources for sustainable development?
- What function does AI serve in reducing systemic risk and spreading the sunshine of financial openness?
- According to this study's literature review and preliminary observations, it is hypothesized:
- Artificial intelligence increases the ability of international financial organizations to discover risks and impose rules. Artificial intelligence thus boosts confidence in financial markets.
- By using seamless financing mechanisms and compressing income differences, AI contributes to the economic stability of developing countries.
- By detecting anomalies and preventing financial crises through better predictive & modeling, AI increases both the transparency of financial markets.

The research was structured into three parts: . The review of literature on AI applications in financial management will give an authoritative introduction and summary of all existing studies. The methodology chapter will describe a high quality research idea, how data is to be collected and analysed, requiring better use of tools such as NVivo for thematic analysis. The results section will give the main findings from interviews with experts, followed by an analysis and discussion of them. Finally, the conclusion will sum up how this study may offer important implications in the field-and hint at specific directions for future research at point where AI meets management and financial control.

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